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PATENT

Attorney Docket No.: 20062/3-CIP

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT(S): Glenn Frank, *et al.* EXAMINER: Not Yet Assigned  
SERIAL NO.: 09/825,426 GROUP: 2163  
FILED: April 3, 2001  
FOR: *FINANCIAL OPTIMIZATION SYSTEM AND METHOD*

CERTIFICATE OF MAILING

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being deposited with the United States Postal Service on the date shown below with sufficient postage as first class mail in an envelope addressed to the: BOX MISSING PARTS, Assistant Commissioner of Patents, Washington, DC 20231 on:

By: June E. Kaps

June E. Kaps

Date: July 11 2001

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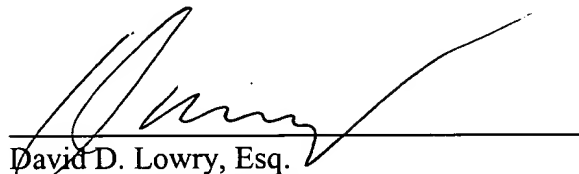
**RESPONSE TO NOTICE TO FILE MISSING PARTS  
OF APPLICATION OF NON PROVISIONAL APPLICATION**

Sir:

In response to the Notice to Filing Missing Parts of Non Provisional Application, dated May 21, 2001, Applicants enclose an executed Declaration and Power of Attorney in compliance with 37 C.F.R. §1.63. Also enclosed is a check in the amount of \$65.00 to cover the surcharge under 37 C.F.R. §1.16(e) along with a copy of the Notice to File Missing Parts of Non Provisional Application.

If the enclosed check is insufficient, please charge the required fee under 37 C.F.R.  
§1.16(e) to Deposit Account No. 50-0369.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'David D. Lowry', is written over a horizontal line.

David D. Lowry, Esq.

Registration No. 38,538

Customer No. 21710

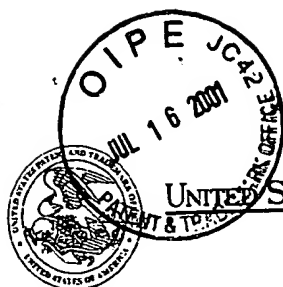
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APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/825,426	04/03/2001	Glenn Frank	20062/3

CONFIRMATION NO. 2062

## FORMALITIES LETTER



\*OC00000006095757\*

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 Box IP, 18th Floor  
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 Boston, MA 02111

Date Mailed: 05/21/2001

## NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

*Filing Date Granted*

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given **TWO MONTHS** from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The oath or declaration is unsigned.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 65.

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*A copy of this notice **MUST** be returned with the reply.*

  
 Customer Service Center

Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

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